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Official Form 1	( <del>4</del> /U/)	Uı				ruptcy t of Illin		<del>,</del>			Vol	untary	Petition
Name of Debtor Mason, Rand		ual, enter L	ast, First,	Middle):			Namo	e of Joint	Debtor (Spo	use) (Last, Firs	t, Middle):		
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):								ne Joint Debtor and trade names		3 years		
Last four digits of xxx-xx-1414	f Soc. Sec	./Complete	EIN or otl	her Tax I	D No. (if mo	ore than one, sta	te all) Last	four digit	s of Soc. Sec	./Complete EIN	or other Ta	ax ID No. (if	f more than one, state all
Street Address of Debtor (No. and Street, City, and State): 4611 West Monroe Chicago, IL						t Address	of Joint Deb	otor (No. and S	treet, City, a	nd State):	ZID Co. In		
	ZIP Code 60644										ZIP Code		
County of Resider	County of Residence or of the Principal Place of Business:				Coun	ty of Res	idence or of	the Principal P	lace of Busi	ness:			
Mailing Address of Debtor (if different from street address):				Maili	ng Addre	ess of Joint D	ebtor (if differe	ent from stre	eet address):				
					_	ZIP Code	;						ZIP Code
Location of Princi (if different from													
	ype of Dorm					of Business	3			ter of Bankru ne Petition is F			ch
Individual (inc See Exhibit D ☐ Corporation (i ☐ Partnership ☐ Other (If debto check this box a	on page I	nt Debtors) 2 of this form LC and LL	m. P) e entities,	Sing in 1 Rail Stoo	1 U.S.C. §  froad  ckbroker  nmodity Broading Bank  er  Tax-Exe  (Check box  ttor is a tax-	eal Estate as 101 (51B)	7 le) ganization	☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha	apter 9 apter 11 apter 12 apter 13 ots are primarily ined in 11 U.S. curred by an inc	O  Natur (Chec y consumer debts C. § 101(8) as dividual primaril	f a Foreign Chapter 15 P f a Foreign re of Debts k one box)		eding Recognition
		F:1: F /	Charler		e (the Inter	nal Revenu				or household pu			
■ Full Filing Fee □ Filing Fee to be attach signed a is unable to pa □ Filing Fee was attach signed a	e attached be paid in applicatio ay fee exc iver reque	installment n for the co ept in instal ested (applic	s (applical urt's consi llments. Re	ble to incideration ule 1006	certifying t (b). See Offi ndividuals o	that the debicial Form 3A only). Must	tor Chec	Debtork if: Debtorto inside all appl A plan Accept	is a small but is not a small or	noncontingent tes) are less tha	s defined in for as define liquidated d in \$2,190,00 ion.	d in 11 U.S. ebts (exclude)0.	ing debts owed
Statistical/Admir  Debtor estima				for distri	bution to u	nsecured cr	editors.					FOR COURT	•
Debtor estima							tive expens	es paid,					
Estimated Numbe			Sibarouth	on to unic	.coured cree					$\dashv$			
1- 49	50- 99 □	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	100,00 100,00					
Estimated Assets													
\$0 to \$10,000		\$10,001 \$100,000			0,001 to nillion		000,001 to 00 million		More than \$100 million				
Estimated Liabilit  \$0 to \$50,000		\$50,001 \$100,000			0,001 to nillion		000,001 to 00 million		More than \$100 million				

Case 07-18267 Doc 1 Filed 10/05/07 Entered 10/05/07 09:47:52 Desc Main Page 2 of 35 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Mason, Randy Sr. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Ben W. Koyl # October 5, 2007 Signature of Attorney for Debtor(s) (Date) Ben W. Kovl # 6291711 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

(Address of landlord)

possession was entered, and

after the filing of the petition.

#### **Voluntary Petition** (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition I declare under penalty of perjury that the information provided in is true and correct, that I am the foreign representative of a debtor in a foreign this petition is true and correct. proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer (Check only one box.) debts and has chosen to file under chapter 7] I am aware that I may ☐ I request relief in accordance with chapter 15 of title 11. United States Code. proceed under chapter 7, 11, 12, or 13 of title 11, United States Certified copies of the documents required by 11 U.S.C. §1515 are attached. Code, understand the relief available under each such chapter, and ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter choose to proceed under chapter 7. of title 11 specified in this petition. A certified copy of the order granting [If no attorney represents me and no bankruptcy petition preparer recognition of the foreign main proceeding is attached. signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United Signature of Foreign Representative States Code, specified in this petition. Printed Name of Foreign Representative X /s/ Randy Mason, Sr. Signature of Debtor Randy Mason, Sr. Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Joint Debtor I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this Telephone Number (If not represented by attorney) document for compensation and have provided the debtor with a October 5, 2007 copy of this document and the notices and information required Date under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) Signature of Attorney setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or X /s/ Ben W. Koyl # accepting any fee from the debtor, as required in that section. Signature of Attorney for Debtor(s) Official Form 19B is attached. Ben W. Koyl # 6291711 Printed Name of Attorney for Debtor(s) Printed Name and title, if any, of Bankruptcy Petition Preparer Legal Helpers, PC Firm Name 20 W. Kinzie Social Security number (If the bankrutpcy petition preparer is not 13th Floor an individual, state the Social Security number of the officer, Chicago, IL 60610 principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) Address (312) 467-0004 Fax: (312) 467-1832 Telephone Number Address October 5, 2007 Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual

Date

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal. responsible person,or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Randy Mason, Sr.		Case No.	
		Debtor(s)	Chapter	7
			•	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

  □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

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Form 6-Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Randy Mason, Sr.		Case No.		
_		Debtor			
			Chapter	7	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	169,629.00		
B - Personal Property	Yes	3	4,250.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		169,629.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		19,533.46	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,606.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,627.00
Total Number of Sheets of ALL Schedu	ıles	14			
	To	otal Assets	173,879.00		
			Total Liabilities	189,162.46	

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Official Form 6 - Statistical Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Randy Mason, Sr.		Case No.	
-		Debtor	••	
			Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,606.00
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Average Expenses (from Schedule J, Line 18)	1,627.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,076.10

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		19,533.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		19,533.46

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•				
In re	Randv Mason, Sr.		Case No.	

Debtor

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at Location: 6923 S Hermitage, Chicago, IL		-	169,629.00	169,629.00

Sub-Total > 169,629.00 (Total of this page)

Total > 169,629.00

(Report also on Summary of Schedules)

Form B6A (10/05) Case 07-18267 Doc 1 Filed 10/05/07 Entered 10/05/07 09:47:52 Desc Main Document Page 9 of 35

Form B6F	
(10/05)	

In re	Randy Mason, Sr.	Case No	
•		Debtor ,	

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checl	king account with Oak Park National Bank	-	1,100.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savin	gs Account With Oak Park National Bank	-	2,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	Illaneous used household goods	-	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Perso	nal Used Clothing	-	350.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Χ			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 4,250.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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Form B6B (10/05)

In re	Randy Mason, Sr.	Case No.
_		

# Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
		(To	Sub-Tota of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Randy Mason, Sr.	Case No.
_	<u> </u>	,

Debtor

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Χ			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Χ			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	92	2 Mercury Grand Marquis, 160,000 miles	-	0.00
	other vehicles and accessories.	V	ehicle was totalled in an accident		
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form	B60
(4/0)/	

In re	Randy Mason, Sr.	Case No.	
-		Debtor	

### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cer	tificates of Deposit	Exemption	Deducting Exemption
Checking account with Oak Park National Bank	735 ILCS 5/12-1001(b)	1,100.00	1,100.00
Savings Account With Oak Park National Bank	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	800.00	800.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	350.00	350.00

Total: 4,250.00 4,250.00

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Official Form 6D (10/06)

In re	Randy Mason, Sr.	Case No	
-		Debtor	

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H V	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L Q	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx1918	ļ		Opened 7/31/06 Last Active 6/25/07	T	E			
Countrywide Home Lending Attn: Litigation Intake, MS;AC-11B 5220 Las Virgenes Rd Calabasas, CA 91302		-	Mortgage  Real Estate located at Location: 6923 S Hermitage, Chicago, IL					
	L		Value \$ 169,629.00				135,679.00	0.00
Account No. xxxx1910	1		Opened 7/31/06 Last Active 1/31/07					
Countrywide Home Lending Attn: Litigation Intake, MS;AC-11B 5220 Las Virgenes Rd Calabasas, CA 91302		-	Second Mortgage  Real Estate located at Location: 6923 S Hermitage, Chicago, IL					
			Value \$ 169,629.00				33,950.00	0.00
Account No. xxCHx0011			07					
Fisher and Shapiro LLC 4201 Lake Cook Rd Northbrook, IL 60062		-	Notice of Foreclosure  Real Estate located at Location: 6923 S Hermitage, Chicago, IL					
A N	┞	╀	Value \$ 169,629.00	_			0.00	0.00
Account No.			Value \$					
continuation sheets attached		•	S (Total of t		tota pag		169,629.00	0.00
Total (Report on Summary of Schedules) 0.00					0.00			

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Official Form 6E (4/07)

In re	Randy Mason, Sr.	Case No
-		Debtor

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a caunder chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a tror the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not deliver provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. \$ 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Randy Mason, Sr.	Case No
	Debt	or ,

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

AND MAILING ADDRESS NAME	8								
AND ACCOUNT NUMBER (See instructions above.)  Account No. xxxxx3901  Cbcs Po Box 163250 Columbus, OH 43216  Account No. xxxxx399  Account No. xxxxx399  Dependon Collection Service, Inc PO Box 6074 River Forest, IL 60305  Account No. xx7669  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906	CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	)	
Content No. xxxx3901	AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	DEBT	W J	CONSIDERATION FOR CLAIM. IF CLAIM	N T I	Q U L	U T E		AMOUNT OF CLAIM
Po Box 163250 Columbus, OH 43216	Account No. xxxx3901				Ť	T E D		Ī	
Dependon Collection Service, Inc PO Box 6074   River Forest, IL 60305   Po Box 60439   Fort Myers, FL 33906   Po Box 60439   Port Myers, FL 33906   Port Myers, FL 3	Po Box 163250		-						107.00
Dependon Collection Service, Inc PO Box 6074 River Forest, IL 60305  Account No. xx7669  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Count No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469  Account No. xx5469	Account No. xxxxxx-xx7339			07	t	Н	Г	t	
Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469 Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  O2/2007 Physician's Services  366.00	PO Box 6074		-	Notice Only					0.00
Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Account No. xx5469 Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  O2/2007 Physician's Services  366.00	Account No. xx7669			07		Н		t	
Account No. xx5469  Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  1 continuation sheets attached  Subtotal	PO Box 60439		_	Medical Services					004.00
Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906  Subtotal  1 ocontinuation sheets attached	A		_	20/2007	-	Щ		+	601.00
1 continuation sheets attached 1.074.00	Emergency Physicians Office PO Box 60439		-						366.00
								1	1,074.00

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Official Form 6F (10/06) - Cont.

In re	Randy Mason, Sr.		Case No.	
		Debtor ,		

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

_			1 -	1	T =	
CO	Hus	sband, Wife, Joint, or Community	CO	N	D	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N	LIQUIDA	SPUTED	AMOUNT OF CLAIM
		8/24/2007	Т	T E		
	-	Deficiency Judgment		D		13,912.46
		Opened 3/20/06 Last Active 1/01/07	t			
		Collection Iq Telecom				
						74.00
		07 Medical Services				
	-					
						281.00
		07 Modical Sanjaga				
		ivieuicai Services				4 405 00
		06	<u> </u>			4,125.00
	1	Medical Services				
						67.00
						18,459.46
		(Report on Summary of So				19,533.46
E	E B T	E W B J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  8/24/2007 Deficiency Judgment  Opened 3/20/06 Last Active 1/01/07 Collection Iq Telecom  O7 Medical Services  O7 Medical Services  (Total of the state of the	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  8/24/2007 Deficiency Judgment  Opened 3/20/06 Last Active 1/01/07 Collection lq Telecom  O7 Medical Services  O6 Medical Services  Subject To SETOFF, SO STATE.  To Service In the se	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IS SUBJECT TO SETOFF, SO STATE.    8/24/2007	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.

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Form B6G (10/05)		
•		
In re	Randy Mason, Sr.	Case No
_		Debtor ,

### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

\_\_\_\_ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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Form B6H (10/05)		ŭ
In re	Randy Mason, Sr.	Case No.
-	<u>`</u>	Debtor

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

N	JA'	MF.	AND	ADDRESS	OF	CODERT	'nR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re	Randy Mason, Sr.		Case No.	
	-	Debtor(s)		

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, upless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	R AND SE	POUSE		
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Security Office				
Name of Employer	Guardsmark, LLC				
How long employed	1 year				
Address of Employer	8707 S Smo Smoke, IL				
	erage or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, sal	lary, and commissions (Prorate if not paid monthly)	\$	2,076.00	\$_	0.00
2. Estimate monthly overting	me	\$	0.00	\$_	0.00
3. SUBTOTAL		\$_	2,076.00	\$_	0.00
4. LESS PAYROLL DEDU	JCTIONS				
a. Payroll taxes and so	ocial security	\$	470.00	\$	0.00
b. Insurance	•	\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$_	470.00	\$_	0.00
6. TOTAL NET MONTHL	Y TAKE HOME PAY	\$_	1,606.00	\$_	0.00
7. Regular income from ope	eration of business or profession or farm (Attach detailed statement	) \$	0.00	\$_	0.00
8. Income from real propert	ty	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
or that of dependents li		* *_	0.00	\$_	0.00
11. Social security or gover		•	0.00	4	0.00
(Specify):		ф —	0.00	φ –	0.00
12. Pension or retirement in	naoma	» —	0.00	φ –	0.00
13. Other monthly income	ncome	Φ_	0.00	<b>ф</b> –	0.00
(Specify):		\$	0.00	\$	0.00
(Specify).		\$_	0.00	\$ _	0.00
14. SUBTOTAL OF LINES	S 7 THROUGH 13	\$_	0.00	\$_	0.00
15. AVERAGE MONTHL'	Y INCOME (Add amounts shown on lines 6 and 14)	\$_	1,606.00	\$_	0.00
	GE MONTHLY INCOME: (Combine column totals one debtor repeat total reported on line 15)		\$	1,606	6.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	Randy Mason, Sr.		Case No.	
		Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating case filed. Prorate any payments made bi-						family at time
☐ Check this box if a joint petition is file expenditures labeled "Spouse."	ed and debtor's spo	ouse maintains	a separate ho	usehold.	Complete a sepa	rate schedule of
1. Rent or home mortgage payment (inclu	ide lot rented for n	nobile home)			\$	500.00
a. Are real estate taxes included?		Yes	No <u>X</u>		· —	
b. Is property insurance included?		Yes	No X			
2. Utilities: a. Electricity and heating	g fuel			_	\$	40.00
b. Water and sewer	8				\$	0.00
c. Telephone					\$	50.00
d. Other See Detailed	Expense Attachme	ent			\$	120.00
3. Home maintenance (repairs and upkeep					\$	0.00
4. Food					\$	300.00
5. Clothing					\$	80.00
6. Laundry and dry cleaning					\$	40.00
7. Medical and dental expenses					\$	30.00
8. Transportation (not including car payn	nents)				\$	150.00
9. Recreation, clubs and entertainment, no		ines, etc.			\$	125.00
10. Charitable contributions	1 1 , 0				\$	0.00
11. Insurance (not deducted from wages of	or included in hom	e mortgage pay	ments)		·	
a. Homeowner's or rente			,		\$	0.00
b. Life					\$	0.00
c. Health					\$	0.00
d. Auto					\$	80.00
e. Other					\$	0.00
12. Taxes (not deducted from wages or in	cluded in home m	ortgage paymer	nts)			
(Specify)			,		\$	0.00
13. Installment payments: (In chapter 11, plan)	12, and 13 cases,	do not list payr	ments to be ir	cluded in	the	
a. Auto					\$	0.00
b. Other					\$	0.00
0.1					\$	0.00
d. Other					- <u>\$</u>	0.00
14. Alimony, maintenance, and support p	aid to others				- <u> </u>	0.00
15. Payments for support of additional de	pendents not living	g at your home			\$ <del></del>	0.00
16. Regular expenses from operation of b			h detailed sta	atement)	\$ <del></del>	0.00
17. Other See Detailed Expense Attachi		., 01 141111 (41144	ar dottarrod st.		\$	112.00
18. AVERAGE MONTHLY EXPENSES		Report also on	Summary of	Schedule	s \$	1,627.00
and, if applicable, on the Statistical Sumr	nary of Certain Lia	abilities and Re	lated Data.)			
19. Describe any increase or decrease in efollowing the filing of this document:	expenditures reason	nably anticipate	ed to occur w	ithin the y	rear	
20. STATEMENT OF MONTHLY NET	INCOME					
a. Average monthly income from Line					\$	1,606.00
<ul><li>a. Average monthly meonic from Line</li><li>b. Average monthly expenses from Line</li></ul>					φ <u></u>	1,627.00
c. Monthly net income (a. minus b.)	10 40010				.\$	-21.00
in the media (at minus 6.)					Ψ	50

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Official Fo	orm 6J (10/06)		Document	Page 21 01 35		
In re	Randy Mason, Sr.				Case No.	
			]	Debtor(s)	_	
	COHEDINE	I CUDD		TUDES OF INDIXI	DUAL DED	TOD(C)

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

# **Other Utility Expenditures:**

Cable	\$ 45.00
Internet	\$ 25.00
Wireless Phone	\$ 50.00
Total Other Utility Expenditures	\$ 120.00

# **Other Expenditures:**

Personal Grooming	\$_	60.00
Newspapers	\$	12.00
Magazines	\$	24.00
Movie Rentals	\$_	16.00
Total Other Expenditures	\$	112.00

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Official Form 6-Declaration. (10/06)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Randy Mason, Sr.			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO				
	I declare under penalty of perjury th  16 sheets [total shown on summary page knowledge, information, and belief.				
Date	October 5, 2007	Signature	/s/ Randy Mason, Sr. Randy Mason, Sr. Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Randy Mason, Sr.		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$5,735.00	Employment income - 2005 Tax Transcript
\$22,428.00	Employment income - 2006 Tax Transcript
\$17,620.00	Employment income - 2007 year-to-date

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT PAID

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

**OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER HSBC Bank vs Randy Mason 07CH10011

NATURE OF PROCEEDING Motion to Foreclose Mortgage

COURT OR AGENCY AND LOCATION Circuit Court of Cook County, STATUS OR DISPOSITION

Illinios

House sold from sale date

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one vear immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Fisher and Shapiro LLC 4201 Lake Cook Rd Northbrook, IL 60062 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 08/24/2007

DESCRIPTION AND VALUE OF PROPERTY Real Estate located at Location: 6923 S Hermitage, Chicago, IL Sold at auction for \$139.500, defiency \$13912.46

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or** since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY 92 Mercury Marquis DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS Automobile Accident

DATE OF LOSS 07/24/2007

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Legal Helpers
20 W. Kinzie
Suite 1300

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1800

Chicago, IL 60610
Credit Infonet
4540 Honeywell Ct

Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760 \$274, for credit counseling class, debtor education course, credit report, tax transcripts, postdischarge credit report clean up.

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

2007

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Document Page 27 of 35

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor

occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. **ADDRESS** 

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 5, 2007 Signature /s/ Randy Mason, Sr.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Debtor

Randy Mason, Sr.

7

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Form 8 (10/05)

# United States Bankruntcy Court

	Northern Distr	1 0	II t		
In re Randy Mason, Sr.			Case No.		
	Del	otor(s)	Chapter	7	
CHAPTER 7 INDI	IVIDUAL DEBTOR	'S STATEME	NT OF INT	TENTION	
I have filed a schedule of assets and liabi	lities which includes debts	secured by property	of the estate.		
☐ I have filed a schedule of executory contr	acts and unexpired leases w	hich includes perso	nal property sub	ject to an unexp	ired lease.
■ I intend to do the following with respect	to property of the estate whi	ch secures those de	bts or is subject	to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Real Estate located at Location: 6923 S Hermitage, Chicago, IL	Countrywide Home Lending	Х			
Real Estate located at Location: 6923 S Hermitage, Chicago, IL	Countrywide Home Lending	Х			
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		•
Date October 5, 2007	Signature _/s/	Randy Mason, S	r		

Randy Mason, Sr.

Debtor

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# Document Page 31 of 35 United States Bankruptcy Court Northern District of Illinois

		_ , , _ ,		
In re	Randy Mason, Sr.		Case No.	
		Debtor(s)	Chapter	7

		DISCLOSURE C	OF COMPENS	SATION OF ATTOR	NEY FOR	DEBTOR(S)	
1.	compensation	paid to me within one ye	ear before the filing	2016(b), I certify that I am of the petition in bankruptcy, or in connection with the bank	or agreed to be	paid to me, for services rende	
	For legal	services, I have agreed to	o accept		\$	1,800.00	
	Prior to th	ne filing of this statemen	t I have received			1,800.00	
					<u></u>	0.00	
2.	The source of t	the compensation paid to	me was:				
		Debtor		Other (specify):			
3.	The source of o	compensation to be paid	to me is:				
		Debtor		Other (specify):			
4.	■ I have firm.	not agreed to share the a	bove-disclosed comp	pensation with any other person	on unless they	are members and associates o	f my law
				sation with a person or person nes of the people sharing in the			aw firm.
5.	<ul><li>a. Analysis of</li><li>b. Preparation</li><li>c. Representat</li><li>d. [Other prov</li></ul>	the debtor's financial sit and filing of any petition tion of the debtor at the visions as needed]	tuation, and rendering on, schedules, statem meeting of creditors	er legal service for all aspects ng advice to the debtor in dete nent of affairs and plan which and confirmation hearing, an to market value; exemptio	ermining wheth may be require d any adjourne	er to file a petition in bankrupd; d; d hearings thereof;	otcy;
6.	Repre finan- motic	esentation of the debto cial management cour ons pursuant to 11 US	ors in any discharg se fees, post-discl C 522(f)(2)(A) for	loes not include the following geability actions, any docur harge credit repair, judicial avoidance of liens on hous preparation and filing of re	ment retrieval lien avoidanc ehold goods,	es, preparation and filing or relief from stay actions, mo	f otions to
			(	CERTIFICATION			
this	I certify that the bankruptcy pro-		e statement of any a	greement or arrangement for	payment to me	for representation of the debt	or(s) in
Da	ted: <u>October</u>	5, 2007		/s/ Ben W. Koyl # Ben W. Koyl # 6291 Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610 (312) 467-0004 Fa			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

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**B 201** (04/09/06)

Ben W. Koyl # 6291711

Printed Name of Attorney

obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Ben W. Koyl #

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address:		
20 W. Kinzie		
13th Floor		
Chicago, IL 60610		
(312) 467-0004		
I (We), the debtor(s), affirm that I (we) have	Certificate of Debtor e received and read this notice.	
Randy Mason, Sr.	X /s/ Randy Mason, Sr.	October 5, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
<u>-                                    </u>	Signature of Joint Debtor (if any)	Date

October 5, 2007

Date

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Randy Mason, Sr.		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR M  Number of		11_
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	October 5, 2007	/s/ Randy Mason, Sr. Randy Mason, Sr. Signature of Debtor		

Randy Masor 07-18267 Doc 1 4611 West Monroe Chicago, IL 60644

Ben W. Koyl # Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610

Cbcs Po Box 163250 Columbus, OH 43216

Countrywide Home Lending Attn: Litigation Intake, MS;AC-11B 5220 Las Virgenes Rd Calabasas, CA 91302

Dependon Collection Service, Inc PO Box 6074 River Forest, IL 60305

Emergency Physicians Office PO Box 60439 Fort Myers, FL 33906

Fisher and Shapiro LLC 4201 Lake Cook Rd Northbrook, IL 60062

I C System Po Box 64378 St Paul, MN 55164

Village Radiology 121 N Marion St Oak Park, IL 60301

West Suburban Medical Center 3 Erie Court Oak Park, IL 60302